

Supporting the entrepreneur realize his dreams

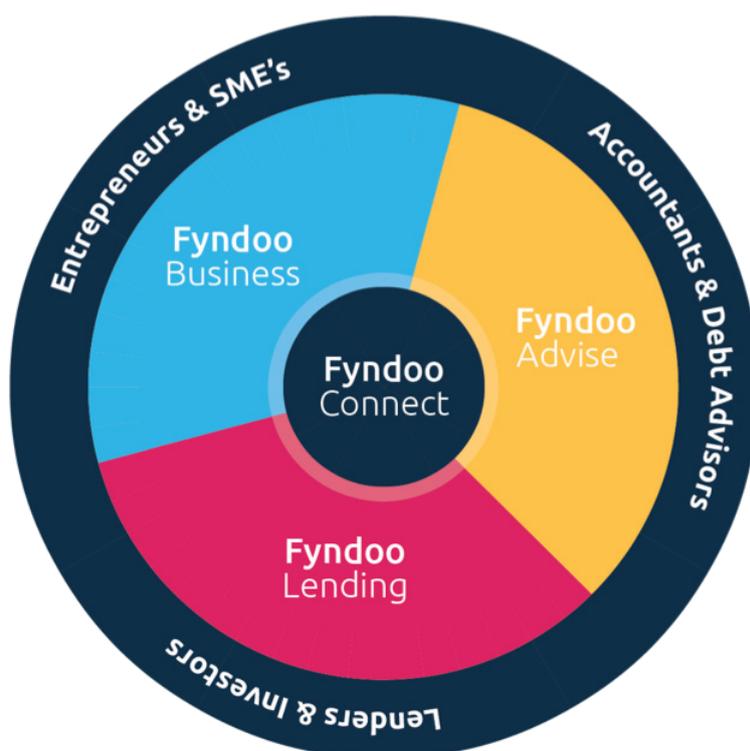
Most business successes starts with a dream, an ambition. Many of these dreams fade away, but there are also entrepreneurs who dedicate themselves full of passion on realizing these dreams. Access to business lending is essential here, but at the same time an obstacle for many entrepreneurs. Fyndoo helps them.

Access to credit

SME companies are seen as the motor driving our economy, because this segment creates the majority of our jobs. Whilst the number of (alternative) financing possibilities and government schemes increases, access to business lending still is difficult. This could be caused by the increase of financing possibilities, the lack of transparency in these and at the same time a lack of a single access point from where the entrepreneur is guided towards the solution. In many cases there is an appropriate solution, but due to dynamics in the market, today's new features are outdated tomorrow. Financing is not everyday practice for entrepreneurs and because of a limited awareness of possibilities, these parties mostly depend on traditional bank credit loans which do not always offer suited financing possibilities.

It is our mission to help these entrepreneurs make their dreams and ideas come true and to help them obtain an eventual needed growth financing. That is why we have developed Fyndoo, the platform for business lending where entrepreneurial dreams are created, structured and realized.

Fyndoo Business helps entrepreneurs finding an appropriate financing in the most efficient way. Besides the entrepreneur himself, Fyndoo Advise accountants and advisors have the mission to offer the client an appropriate financing. In the end a successful match is made between the entrepreneur and the financier, where Fyndoo Lending is used to help financiers to handle credit loan requests in the utmost efficient way. Once financing has been realized, Fyndoo Lending will monitor the client and his contract, and, if needed, financier and entrepreneur just as easily can change existing facilities.

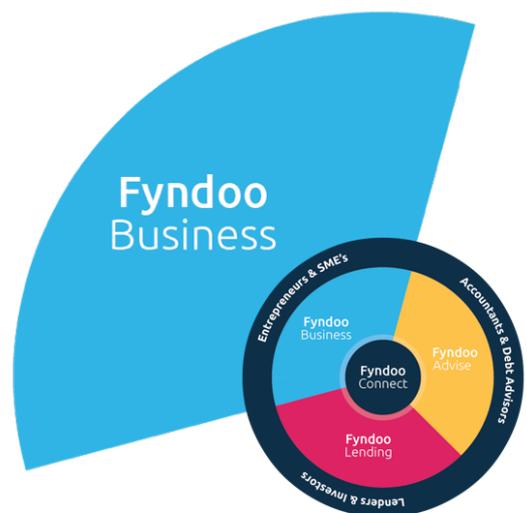




Fyndoo for every phase, from examining the feasibility of ideas to actually realizing these

Fyndoo Business

As an entrepreneur you usually are brimming with plans and great ideas. Some ideas you immediately start working on and realize, others might stay a dream another while. Fyndoo Business enables entrepreneurs to have an indication of the possibilities for an approved credit loan request on basis of a quick scan. Not an entire loan application process, but on basis of a limited set of questions and some additional information immediately insight in which plans have the biggest chance for success and on which you probably should focus first.



Fyndoo Advise

As a business lending advisor or accountant with a focus on growth and financing you have a lot of knowledge about financing and its possibilities. Fyndoo Advise provides advisors and accountants with a platform that supports them in their activities.

With Fyndoo Advise you first collect all relevant information that is needed in the end for creating a solid, well substantiated credit loan application. You do this by obtaining information from different source systems in a smart way, for example from the accounts or financial reporting software. Likely you will have to select which general ledger belongs to which balance and profit & loss amounts; after that you can load new data infinitely. Always, hassle-free. We use standard business reporting (SBR) and can both import as well as export XBRL. We also offer standard interfaces with

Exact Online, MLE, Caseware and Audition; next to that you will have access to the data of 150+ accounting systems via Speedbooks! Our specialists are happy to help you with this.



When all financial data is set available, Fyndoo, with the help of an analyzing tool, offers the possibility to apply different growth scenarios on this data and to give indications of its impact on the financial situation of the business; surely as an advisor you would like to supply your client with a solid credit loan advice that has been reviewed from different scenarios and that is left with an absolute minimum of surprises for the entrepreneur and financier. Fyndoo Credit Rating also enables you as an advisor to explain to the client how financiers regard upon him in the sense of risk and how willing they are to finance from that point of view and in which way the corresponding, risk assessed pricing will evolve.

This is not where Fyndoo Advise ends: the estimated credit need, the financing purpose and the specific client context will be checked against the policies of the different financiers and related products. In the end Fyndoo Advise will deliver an overview of financiers with products that will be a successful match with the entrepreneur and his specific need.

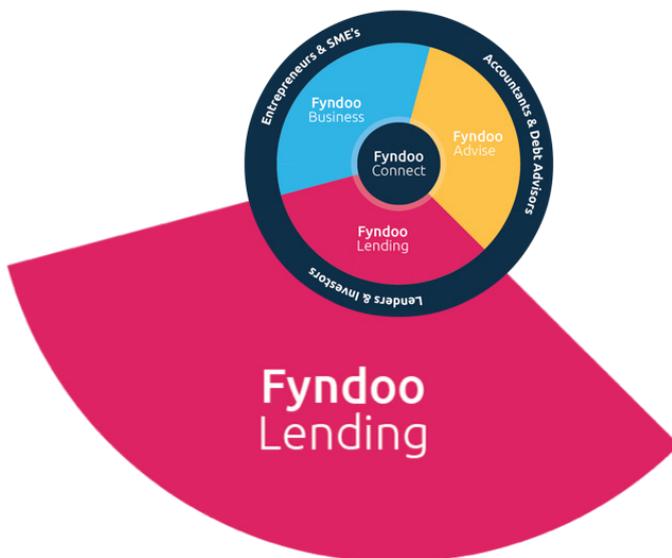
Once the advisor and entrepreneur have made a selection of the remaining financiers and related financing solutions, Fyndoo Advise will dynamically gather all specific additional information and documentation so that the application can, first-time-right, be delivered to the selected financier. This saves a lot of time further on in the process and will guarantee towards the financier that the application qualitatively is valid and complete. This is what we call convenience!



Fyndoo Lending

Assessing, accepting and managing corporate credit loans is a precise, accurate job and requires a keen and accurate mind. Risk and return need to be perfectly balanced. From the position of the entrepreneur the processing period is an exciting time: after all realizing your dreams depends on it. Of course you as a financial service provider would like to bring clarity. Not by accepting or rejecting an application hasty, but by determining in a well-founded and objective manner if the application fits the policy of your organization. This assessment of course not only covers return on investment. You also assess the risk profile on basis of financial and qualitative information, collateral that is eventually pledged and of course also the product policy. Once you have been convinced of a healthy balance, matching story and a relationship that is also future-proof, you will present the client with a suited offer.

Fyndoo Lending enables you to automate an application as much as possible. There where expert skills are required, Fyndoo requests you to provide these. Of course we understand that no credit loan application is the same and that there is some space between yes and no. At the same time there are a lot of aspects that can indeed be automated. Without losing sight of a personal, client centric approach. An example of this is digitally reading in financial data via SBR. Determining a Credit Rating and implementing policies. But also collecting documents and automatically determining relevant terms and conditions that lead towards a financing contract. Here it is important to comply to existing standards as much as possible in order to acquire real interpretation with Fyndoo. This leaves you with more time for what suits you most: advising and assessing at the moment where your expertise needs to come in.





Fyndoo Lending provides the flexibility to configure your own process model, but our cloud based solution also contains best practices. This starts with getting a clear and structured view upon the entrepreneur and the company that have made the application. Fyndoo Lending ensures a smooth process of onboarding the client. Besides using smart questionnaires Fyndoo Lending combines information from different sources in order to deliver a complete overview of the party applying. In the end you would like to know with whom you will get into business. At the same time all due diligence requirements are met.

The financial data of the company at this moment, but also in the future, are the basis for assessing credit worthiness. Fyndoo Lending enables financiers to read in digital annual accounts and to structure these for unambiguous assessment. Structuring and analyzing financial data – also called spreading – can eventually also be done manually. Fyndoo Lending subsequently delivers a set of ratios that, together with qualitative data, serve as input for assessing the financial risk.

The existence of collateral of course limits the risk when a relationship is started. Fyndoo Lending provides an extended spectrum of collateral types. This while taking into consideration the information that regulators demand from financial service providers such as for example AnaCredit and AQR. On basis of the by entrepreneur or company provided collateral the coverage of requested facilities is determined. In combination with the type of product and risk, this forms the basis for the interest tariff and eventual additional costs for financing.

Fyndoo offers a wide spectrum of business financing solutions that can be offered and verified:

- Loan (junior, senior);
- Loans with pledging (both register-bound as well as non-register-bound collateral);
- Revolving products;
- Mortgage (commercial property own use);
- Mortgage (commercial property);
- Equipment lease;
- Guarantees; and
- Project financing.

When it has been determined that an application and corresponding financing solution fits the rule-driven acceptance framework, a proposal will be generated. Once this proposal has been accepted, Fyndoo Lending ensures that all contractual aspects are processed digitally.

Following this, execution and management of the contract will commence. The credit loan and eventual collateral will be administrated. The loan will be paid up directly or via the notary and following this on a periodical basis installments and costs will be collected. Because all contractual terms and conditions are kept in a 'smart' way, Fyndoo can monitor highly automated and continuously. This enables financial service providers to high-frequently assess the entire portfolio and to, whereas required, take action preventively. If the situation of the client requires a more intensive approach, non-performing accounts management is also taken care of by Fyndoo.





**More information on what our
solutions can do for your
company?**

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